

Information to identify the case:

Debtor 1	<u>Hudson Saintyl</u>	Social Security number or ITIN	xxx-xx-0350
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-23275-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Hudson Saintyl

2/1/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Hudson Saintyl
 Debtor

Case No. 16-23275-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 14

Date Rcvd: Feb 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2019.

db +Hudson Saintyl, 14 Maple St., East Brunswick, NJ 08816-4450
 cr +THE BANK OF NEW YORK MELLON, F/K/A THE BANK OF NEW, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 517251273 +Carrington Mortgage Services as Servicer, 1600 South Douglass Road, Anaheim, CA 92806-5951
 517251274 +Carrington Mortgage Services as Servicer, 1600 South Douglass Road, Anaheim, CA 92806,
 Carrington Mortgage Services as Servicer, 1600 South Douglass Road, Anaheim, CA 92806-5951
 516282022 +McCabe, Weisberg & Conway, 216 Haddon Ave., Collingswood, NJ 08108-1120
 516282023 +PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
 516504993 +PNC Bank, National Association, c/o PNC Mortgage, a division of PNC Bank,
 3232 Newmark Drive, Miamisburg, OH 45342-5421
 516282025 +Sheriff Cape May County, 9 N Main St, Cape May Court House, NJ 08210-2117

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 02 2019 02:05:42 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 02 2019 02:05:37 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

516282021 +EDI: CAPITALONE.COM Feb 02 2019 06:28:00 Capital One, PO Box 30281,
 Salt Lake City, UT 84130-0281

516361417 EDI: CAPITALONE.COM Feb 02 2019 06:28:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083

516502457 +E-mail/Text: bncmail@w-legal.com Feb 02 2019 02:05:57 CarePoint Health - Physican GSHA,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

516502448 E-mail/Text: bankruptcy.bnc@ditech.com Feb 02 2019 02:05:10 The Bank of New York Mellon,
 c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516282024 ##+Ruth Saintyl nka Garces, 59 Bergen Mills Rd., Monroe Township, NJ 08831-5812

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
 Denise E. Carlon on behalf of Creditor PNC Bank, National Association dcarlon@kmlawgroup.com,
 bkggroup@kmlawgroup.com
 Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com; KarenEBeznerEsq@aol.com
 Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,
 NJ61@ecfcbis.com; KarenEBeznerEsq@aol.com
 Kevin Gordon McDonald on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for The Certificateholders CWABS, Inc., Asset-Backed Certificates, Series 2007-12 kmcdonald@blankrome.com, bkggroup@kmlawgroup.com
 Laurence R. Sheller on behalf of Debtor Hudson Saintyl laurence.sheller@gmail.com
 Rebecca Ann Solarz on behalf of Creditor THE BANK OF NEW YORK MELLON, F/K/A THE BANK OF NEW YORK AS TRUSTEE FOR REGISTERED HOLDERS OF CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2007-12 rsolarz@kmlawgroup.com

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 14

Date Rcvd: Feb 01, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Robert P. Saltzman on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New
York, as Trustee for The Certificateholders CWABS, Inc., Asset-Backed Certificates, Series
2007-12 dnj@pbslaw.org

TOTAL: 8